

Information to identify the case:

Debtor 1	<u>Ji Soon Jang</u>	Social Security number or ITIN	xxx-xx-1180
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Soon Rye Jang</u>	Social Security number or ITIN	xxx-xx-6149
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-10131-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ji Soon Jang
aka Jason Jang

Soon Rye Jang

3/20/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ji Soon Jang
 Soon Rye Jang
 Debtors

Case No. 15-10131-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db/jdb	+Ji Soon Jang, Soon Rye Jang, 7 Irene Place, Wayne, NJ 07470-5518
aty	+McElroy Deutsch Mulvaney & Carpenter LLP, 40 W. Ridgewood Avenue, Ridgewood, NJ 07450-3136
aty	+McElroy, Deutsch, Mulvaney & Carpenter, LLP, 570 Broad Street, Ste. 1500, Newark, NJ 07102-4560
cr	+HUDSON CITY SAVINGS BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
sp	+Jae Y. Kim, LAw Offices of Jae Y. Kim, LLC, One University Plaza, Suite 212, Hackensack, NJ 07601-6206
515261735	+CITI Bank, P.O. Box 769004, San Antonio, TX 78245-9004
515261743	+Citizens Bank, c/o Richard J. Boudreau & Associates LLC, 6 Manor Parkway, Salem, NH 03079-2841
515261744	+District of Columbia, P.O. Box 37038, Washington, D.C. 20013-7038
515261749	+Ki Bok Kim, 19 Williamsburg Court, Wayne, NJ 07470-2939
515261750	+LEAF, P.O. Box 644006, Cincinnati, OH 45264-4006
515261737	+Phelan, Hallinan & Diamond, P.C., Frank J. Keenan, Esq., 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515261746	+TJ Maxx, c/o Foster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2018 23:13:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2018 23:13:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515261739	+EDI: AMEREXPR.COM Mar 21 2018 16:06:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270
515545924	EDI: BECKLEE.COM Mar 21 2018 16:02:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515261740	+EDI: RMSC.COM Mar 21 2018 16:09:00 Banana Republic, 5900 North Meadows Drive, Grove City, OH 43123-9541
515605734	EDI: CAPITALONE.COM Mar 21 2018 16:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515261741	+EDI: CAPITALONE.COM Mar 21 2018 16:08:00 Capitol One, 4851 Cox Road, Glen Allen, VA 23060-6293
515450253	+E-mail/Text: bankruptcy@cavps.com Mar 20 2018 23:14:12 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
515261742	+EDI: CAUT.COM Mar 21 2018 15:58:00 Chase Bank, P.O. Box 29505, Phoenix, AZ 85038-9505
515261745	+EDI: COLLECTCORP.COM Mar 21 2018 16:07:00 FIA Card Services, N.A., c/o Gatestone, P.O. Box 101928, Birmingham, AL 35210-6928
515261736	+E-mail/Text: camanagement@mtb.com Mar 20 2018 23:13:42 Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1437
515261738	+EDI: CHRYSLER.COM Mar 21 2018 16:03:00 TD Bank, P.O. Box 9001921, Louisville, KY 40290-1921
515261747	EDI: USBANKARS.COM Mar 21 2018 15:58:00 US Bank, P.O. Box 108, St. Louis, MO 63166
515261748	+EDI: WFFC.COM Mar 21 2018 16:05:00 Wells Fargo, P.O. Box 6426, Carol Stream, IL 60197-6426
515554138	+EDI: WFFC.COM Mar 21 2018 16:05:00 Wells Fargo Payment Remittance Center, PO Box 51174, Los Angeles, CA 90051-5474

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Mar 20, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor HUDSON CITY SAVINGS BANK nj.bkecf@fedphe.com
Ari Jacobson on behalf of Defendant Soon R Jang ajacobson@songlawfirm.com,
jhong@songlawfirm.com
Ari Jacobson on behalf of Defendant Montclair Pizza House, Inc. ajacobson@songlawfirm.com,
jhong@songlawfirm.com
Ari Jacobson on behalf of Defendant Woody Jang ajacobson@songlawfirm.com,
jhong@songlawfirm.com
Ari Jacobson on behalf of Defendant Ji Soon Jang ajacobson@songlawfirm.com,
jhong@songlawfirm.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Eric R. Perkins on behalf of Attorney McElroy Deutsch Mulvaney & Carpenter LLP
eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,
gdelmonaco@mdmc-law.com;tcolumbini@mdmc-law.com
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gdelmonaco@mdmc-law.com;tcolumbini@mdmc-law.com
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com,
gdelmonaco@mdmc-law.com;tcolumbini@mdmc-law.com;slahr@mdmc-law.com
Howard Z. Myerowitz on behalf of Debtor Ji Soon Jang hmyerowitz@songlawfirm.com,
jhong@songlawfirm.com
Howard Z. Myerowitz on behalf of Defendant Woody Jang hmyerowitz@songlawfirm.com,
jhong@songlawfirm.com
Howard Z. Myerowitz on behalf of Joint Debtor Soon Rye Jang hmyerowitz@songlawfirm.com,
jhong@songlawfirm.com
Jae Y. Kim on behalf of Spec. Counsel Jae Y. Kim jkim@jyklaw.com,
rmarelic@jyklaw.com;jyklaw@yahoo.com;rchung@jyklaw.com
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Ji Hyun Ryu on behalf of Defendant Soon R Jang jhong@songlawfirm.com, qyang@songlawfirm.com
Kyong Chung on behalf of Debtor Ji Soon Jang kchung@songlawfirm.com, qyang@songlawfirm.com
Kyong Chung on behalf of Joint Debtor Soon Rye Jang kchung@songlawfirm.com,
qyang@songlawfirm.com
Raymond Marelic on behalf of Trustee Eric R. Perkins rmarelic@jyklaw.com,
jkim@jyklaw.com;rmarelic@gmail.com
Raymond Marelic on behalf of Plaintiff Eric Perkins rmarelic@jyklaw.com,
jkim@jyklaw.com;rmarelic@gmail.com

TOTAL: 19